

United States Bankruptcy Court
Western District of Washington

In re:
Robert J McIntosh
Yoshie K McIntosh
Debtors

Case No. 09-16002-MLB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0981-2

User: admin
Form ID: b18w

Page 1 of 2
Total Noticed: 36

Date Rcvd: Aug 07, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2014.

db/jdb Robert J McIntosh, Yoshie K McIntosh, 13105 SE 261 PL, Kent, WA 98030-7902
cr +U.S. Bank N.A., 200 South Sixth Street EP-MN-L22B, Minneapolis, MN 55402-1445
sr +US Bank National Association ND, 720 Olive Way, Seattle, WA 98101-1878
951807289 +Boeing Ecu, Po Box 97050, Seattle, WA 98124-9750
951807290 +Boeing Employees Credit Union, PO Box 97050, Seattle, WA 98124-9750
951807293 K. Michael Fitzgerald, 600 University Street, Ste 2200, Seattle, WA 98101-4100
951807299 +Seattle Debt Law, LLC, 705 Second Ave. Suite 501, Seattle, WA 98104-1715
951807302 +US Dept Of Education, Attn: Borrowers Service Dept, PO Box 5609, Greenville, TX 75403-5609
951807305 +Visa, Bankruptcy, 6356 Corley Rd, Norcross, GA 30071-1704

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg EDI: IRS.COM Aug 08 2014 00:13:00 Internal Revenue Service, 915 2nd Avenue MS W244, Seattle, WA 98174

smg EDI: WADEPREV.COM Aug 08 2014 00:13:00 State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
cr EDI: USBANKARS.COM Aug 08 2014 00:13:00 US Bank, PO Box 5229, Cincinnati, OH 45273
cr +EDI: WFFC.COM Aug 08 2014 00:13:00 Wells Fargo Home Mortgage, MAC X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
951807287 +EDI: BECKLEE.COM Aug 08 2014 00:13:00 American Express, c/o Becket and Lee, PO Box 3001, Malvern, PA 19355-0701
951939317 EDI: BECKLEE.COM Aug 08 2014 00:13:00 American Express Bank, FSB, POB 3001, Malvern, PA 19355-0701
951807288 +EDI: BANKAMER.COM Aug 08 2014 00:13:00 Bank of America / Fleet Bankcard, PO Box 26012, Greensboro, NC 27420-6012
951868764 EDI: CBSAAFES.COM Aug 08 2014 00:13:00 AAFES/MIL Star/Exchange, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas TX 75374
951807286 EDI: CBSAAFES.COM Aug 08 2014 00:13:00 AAFES/NexCard, Attn: FA-DPP, PO Box 650524, Dallas, TX 75265-0524
951807291 EDI: CBSAAFES.COM Aug 08 2014 00:13:00 Exchange Credit Program, PO Box 650410, Dallas, TX 75265-0410
951807297 EDI: CBSAAFES.COM Aug 08 2014 00:13:00 Mil Star, Attention: Bankruptcy, PO Box 650062, Dallas, TX 75236
951834599 EDI: TSYS2.COM Aug 08 2014 00:13:00 DEPARTMENT STORES NATIONAL BANK/MACYS, TSYS DEBT MGMT., INC., PO BOX 137, COLUMBUS, GA 31902-0137
951834600 EDI: TSYS2.COM Aug 08 2014 00:13:00 DEPARTMENT STORES NATIONAL BANK/VISA, TSYS DEBT MGMT., INC., PO BOX 137, COLUMBUS, GA 31902-0137
953610069 +EDI: RESURGENT.COM Aug 08 2014 00:13:00 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
951807292 +EDI: RMSC.COM Aug 08 2014 00:13:00 GE Mongram Bank / JC Penney Dc, Attn: Bankruptcy, PO Box 103106, Roswell, GA 30076-9106
951807294 E-mail/Text: ZyCredit.A.User@lesschawb.com Aug 08 2014 00:21:45 Les Schwab, PO Box 667, Prineville, OR 97754-0667
951850786 +E-mail/Text: ZyCredit.A.User@lesschawb.com Aug 08 2014 00:21:45 Les Schwab Tire Centers of Washington Inc, PO Box 5350, Bend OR 97708-5350
951807295 +EDI: RMSC.COM Aug 08 2014 00:13:00 Lowes / MBGA, Attention: Bankruptcy Department, PO Box 103106, Roswell, GA 30076-9106
951807296 +EDI: TSYS2.COM Aug 08 2014 00:13:00 Macys, Macy's Bankruptcy, PO Box 8053, Mason, OH 45040-8053
951933389 +EDI: PRA.COM Aug 08 2014 00:13:00 PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067
952041748 EDI: RESURGENT.COM Aug 08 2014 00:13:00 Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
951807301 EDI: USBANKARS.COM Aug 08 2014 00:13:00 US Bank, Attn: Bankruptcy Dept., P.O. Box 5229, Cincinnati, OH 45201
951807303 +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Aug 08 2014 00:21:04 US Trustee, Office of the United States Trustee, United States Courthouse, 700 Stewart St., Ste. 5103, Seattle, WA 98101-4438
951807300 EDI: URSI.COM Aug 08 2014 00:13:00 United Recovery Systems, PO Box 722929, Houston, TX 77272-2929
951807304 +E-mail/Text: bankruptcy@veritycu.com Aug 08 2014 00:21:49 Verity Credit Union, 11027 Meridian Ave N, Seattle, WA 98133-1705
952395813 +EDI: WFFC.COM Aug 08 2014 00:13:00 Wells Fargo Bank, N.A., 3476 Stateview Blvd., MAC #X7801-013, Ft Mill, SC 29715-7203
951807306 +EDI: WFFC.COM Aug 08 2014 00:13:00 Wells Fargo Home Mtg, Attention: Bankruptcy Department MAC-X, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0981-2

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Page 2 of 2
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cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
GREENVILLE, SC 29602-0288
951807298* Robert J McIntosh, 13105 SE 261 PL, Kent, WA 98030-7902
951807307* Yoshie K McIntosh, 13105 SE 261 PL, Kent, WA 98030-7902

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2014 at the address(es) listed below:

Benjamin D. Petiprin on behalf of Creditor U.S. Bank N.A. bpetiprin@zievelaw.com
Christina L Henry on behalf of Joint Debtor Yoshie K McIntosh mainline@hdm-legal.com, hdmecl@gmail.com
Christina L Henry on behalf of Debtor Robert J McIntosh mainline@hdm-legal.com, hdmecl@gmail.com
Christina Latta Henry on behalf of Plaintiff Yoshie K McIntosh hdmecl@gmail.com
Christina Latta Henry on behalf of Plaintiff Robert J McIntosh hdmecl@gmail.com
Daniel L Hembree on behalf of Special Request US Bank National Association ND dhembree@bwmlegal.com, bankruptcy@bwmlegal.com
Daniel L Hembree on behalf of Defendant US Bancorp dhembree@bwmlegal.com, bankruptcy@bwmlegal.com
Jennifer L Aspaas on behalf of Creditor Wells Fargo Bank, N.A. ecf@rcolegal.com
K Michael Fitzgerald courtmail@seattlech13.com
Katie A Axtell on behalf of Creditor US Bank kaxtell@bwmlegal.com, bankruptcy@bwmlegal.com
Katie A Axtell on behalf of Creditor U.S. Bank N.A. kaxtell@bwmlegal.com, bankruptcy@bwmlegal.com
Susan M Stanley on behalf of Creditor U.S. Bank N.A. sstanley@bwmlegal.com, bankruptcy@bwmlegal.com
Susan M Stanley on behalf of Creditor US Bank sstanley@bwmlegal.com, bankruptcy@bwmlegal.com
United States Trustee USTPRegion18.SE. ECF@usdoj.gov

TOTAL: 14

United States Bankruptcy Court
Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101
Case No. 09-16002-MLB
Chapter 13

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert J McIntosh 13105 SE 261 PL Kent, WA 98030-7902	Yoshie K McIntosh 13105 SE 261 PL Kent, WA 98030-7902
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Social Security/Individual Taxpayer ID No.:

xxx-xx-1196	xxx-xx-2463
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Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

The Debtor(s) filed a Chapter 13 case on June 18, 2009. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 1328(a).

BY THE COURT

Dated: August 7, 2014

Marc Barreca
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.